

Information to identify the case:

Beth Ann Ciesla

Debtor 1: \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2:  
(Spouse, if filing) \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court: Northern District of Illinois  
Case number: 23-05378

Social Security number or ITIN: xxx-xx-4352  
EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_

Date case filed for chapter: 13 4/24/23

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Beth Ann Ciesla	
2. All other names used in the last 8 years		
3. Address	265 Juniper Circle Streamwood, IL 60107	
4. Debtor's attorney	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutlerfilings@gmail.com">cutlerfilings@gmail.com</a>
5. Bankruptcy trustee	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 4/25/23

For more information, see page 2

Debtor **Beth Ann Ciesla**

Case number **23-05378**

<p><b>7. Meeting of creditors</b>            Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
	<p><b>May 22, 2023 at 12:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p>	<p><b>Location:</b>            Appear by Zoom. For instructions, visit <a href="http://www.chi13.com">www.chi13.com</a></p>
<p><b>8. Deadlines</b>            The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline:</b> 7/21/23</p> <p><b>Filing deadline:</b> 7/3/23</p> <p><b>Filing deadline:</b> 10/23/23</p>
<p><b>Deadlines for filing proof of claim:</b>            A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.            If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.            Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.            For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p><b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 6/12/23 at 02:30 PM, Location: Courtroom 644, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <a href="https://www.zoomgov.com/">https://www.zoomgov.com/</a> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 122 6457 and passcode Cleary644.</p> <p><b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</b></p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:

Beth Ann Ciesla

Debtor

Case No. 23-05378-DDC

Chapter 13

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Apr 25, 2023

Form ID: 309I

Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Beth Ann Ciesla, 265 Juniper Circle, Streamwood, IL 60107-1863
30210162	+ The Streamwood Green Homes Preserva, c/o Premier Residential Management, 4180 route 83, suite 13, Lake Zurich, IL 60047-9563

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	+ Email/Text: cutlerfilings@gmail.com	Apr 25 2023 22:35:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Apr 25 2023 22:36:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Apr 25 2023 22:36:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30210136	+ Email/Text: backoffice@affirm.com	Apr 25 2023 22:36:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
30210137	+ EDI: BANKAMER.COM	Apr 26 2023 02:25:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
30210138	+ EDI: CAPITALONE.COM	Apr 26 2023 02:25:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
30210139	+ EDI: CAPONEAUTO.COM	Apr 26 2023 02:26:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
30210140	+ EDI: CAPITALONE.COM	Apr 26 2023 02:25:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30210141	+ Email/Text: clientservices@credit-control.com	Apr 25 2023 22:36:00	Central Loan, Attn: Bankruptcy, P.O. Box 77404, Ewing, NJ 08628-6404
30210142	+ EDI: CITICORP.COM	Apr 26 2023 02:25:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
30210143	+ EDI: CITICORP.COM	Apr 26 2023 02:25:00	Citibank/Best Buy, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
30210144	+ EDI: CITICORP.COM	Apr 26 2023 02:25:00	Citibank/The Home Depot, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
30210145	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 25 2023 22:40:30	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
30210146	+ EDI: DISCOVER.COM	Apr 26 2023 02:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30210147	+ Email/Text: firstfinancialnoticing@gmail.com	Apr 25 2023 22:36:00	First Financial Credit, 5550 W. Touhy Ave., Skokie, IL 60077-3265

District/off: 0752-1

User: admin

Page 2 of 3

Date Rcvd: Apr 25, 2023

Form ID: 309I

Total Noticed: 33

30210148	+ EDI: AMINFOFP.COM	Apr 26 2023 02:25:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
30210149	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 25 2023 22:35:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
30210150	+ EDI: PHINGENESIS	Apr 26 2023 02:26:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
30210151	+ EDI: AGFINANCE.COM	Apr 26 2023 02:25:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
30210152	+ Email/Text: PBNCNotifications@perituservices.com	Apr 25 2023 22:35:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30210154	Email/Text: ml-ebn@missionlane.com	Apr 25 2023 22:35:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
30210153	+ Email/Text: bankruptcy@marinerfinance.com	Apr 25 2023 22:35:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
30210155	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 25 2023 22:35:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
30210163	Email/Text: bk@ncdfinancial.com	Apr 25 2023 22:36:00	Tronix Country, Attn: Bankruptcy, 2331 Mill Road Suite 100, Alexandria, VA 22314
30210156	+ Email/Text: netcreditbnc@enova.com	Apr 25 2023 22:36:12	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
30210157	+ EDI: RMSC.COM	Apr 26 2023 02:25:00	Syncb/ccdstr, C/o Po Box 965036, Orlando, FL 32896-0001
30210158	+ EDI: RMSC.COM	Apr 26 2023 02:25:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30210159	+ EDI: RMSC.COM	Apr 26 2023 02:25:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
30210160	+ EDI: RMSC.COM	Apr 26 2023 02:25:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30210161	+ EDI: WTRRNBNK.COM	Apr 26 2023 02:25:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
30210164	Email/Text: bankruptcytn@wakeassoc.com	Apr 25 2023 22:35:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0752-1

User: admin

Page 3 of 3

Date Recd: Apr 25, 2023

Form ID: 309I

Total Noticed: 33

Date: Apr 27, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

David H Cutler	on behalf of Debtor 1 Beth Ann Ciesla cutlerfilings@gmail.com r48280@notify.bestcase.com
----------------	--

Marilyn O Marshall	courtdocs@chi13.com
--------------------	---------------------

Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
-----------------	-------------------------------

TOTAL: 3